

**Information to identify the case:**

Debtor 1 Joel Allen McDonald Jr.  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4554**

EIN --\_-----

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-72197-SCS**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joel Allen McDonald Jr.  
dba McDonald Web Works. LLC, fdba Comit  
Strategies, LLC

October 1, 2018

**For the court:**

William C. Redden  
Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Joel Allen McDonald, Jr.  
 Debtor

Case No. 18-72197-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db  
 14423961 +Joel Allen McDonald, Jr., PO Box 62025, Virginia Beach, VA 23466-2025  
 14423965 +Best Buy/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 14423959 Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870  
 14423966 +Experian, 955 American Lane, Schaumburg, IL 60173-4998  
 14423967 +Fundbox, 300 Montgomery St, Ste 900, San Francisco, CA 94104-1921  
 14423967 +Glass Mountain Capital LLC, 1930 Thoreau Drive, Ste. 100, Schaumburg, IL 60173-4179  
 14423968 +Glelsi/nelnet, 2401 International Lane, Madison, WI 53704-3121  
 14423969 +Intermountain Healthcare Lds, 36 S State Street, Salt Lake City, UT 84111-1633  
 14423971 +Lawrence A. Patish, P.C., 110 Maycox Ave, Suite 11, Norfolk, VA 23505-3433  
 14423973 +MRS Associates, Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 14423979 #+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 14423980 +Pembroke Commercial Realty, 825 Crossing Court, #103, Virginia Beach, VA 23455-6234  
 14423983 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14423984 +The CBE Group, Inc., PO Box 900, Waterloo, IA 50704-0900  
 14425310 +U.S. Attorney's Office, 101 W. Main Street, Ste. 8000, World Trade Ctr., Norfolk, VA 23510-1651

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QTCSMITH.COM Oct 03 2018 06:48:00 Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506  
 14423960 +EDI: TSYS2.COM Oct 03 2018 06:48:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14423962 +EDI: CAPITALONE.COM Oct 03 2018 06:48:00 Capital One Bank, N.A., Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14423963 +EDI: CHASE.COM Oct 03 2018 06:48:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14423964 +EDI: NAVIENTFKASMDOE.COM Oct 03 2018 06:48:00 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 14423970 EDI: IRS.COM Oct 03 2018 06:48:00 IRS, PO Box 219236, Kansas City, MO 64121  
 14423972 EDI: MID8.COM Oct 03 2018 06:48:00 Midland Credit Mgmt, PO Box 60578, Los Angeles, CA 90060-0578  
 14423974 +EDI: NFCU.COM Oct 03 2018 06:48:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000  
 14423976 EDI: NFCU.COM Oct 03 2018 06:48:00 Navy Federal Credit Union, General Correspondence, PO Box 3500, Merrifield, VA 22119-3000  
 14423975 +EDI: NFCU.COM Oct 03 2018 06:48:00 Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000  
 14423977 +EDI: NFCU.COM Oct 03 2018 06:48:00 Navy Federal Cu, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000  
 14423978 +E-mail/Text: electronicbkydocs@nelnet.net Oct 03 2018 03:09:59 Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 14423957 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Oct 03 2018 03:09:44 Office of the U.S. Trustee, Federal Building Room 625, 200 Granby Street, Norfolk, VA 23510-1814  
 14423981 EDI: PRA.COM Oct 03 2018 06:48:00 Portfolio Recovery Assoc LLC, 120 Corporate Blvd, Norfolk, VA 23502  
 14423982 +EDI: RMSC.COM Oct 03 2018 06:48:00 Synch/amazon Plcc, PO Box 965060, Orlando, FL 32896-5060  
 14423985 EDI: WFFC.COM Oct 03 2018 06:48:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14423955 18-72197  
 14423956 Joel Allen McDonald, Jr.  
 aty\* +Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506  
 14423958\* Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0422-8

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Oct 02, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

Edrie A. Pfeiffer on behalf of Debtor Joel Allen McDonald, Jr. admin@hamptonroadslegal.com,  
noticeshrsls@gmail.com;r48254@notify.bestcase.com;jspenceattorney@gmail.com  
John P. Fitzgerald, III ustpregion04.no.ecf@usdoj.gov  
Tom C. Smith, Jr. on behalf of Trustee Tom C. Smith, Jr. trustee@tomcsmith.com,  
tcsmith@ecf.epiqsystems.com  
Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.epiqsystems.com

TOTAL: 4